

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOHN A. SPEIS

Debtor(s)

Case No. 15-24674CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2015.
- 2) The plan was confirmed on 02/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/26/2016, 05/10/2019, 04/13/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/14/2022.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,236.16.
- 10) Amount of unsecured claims discharged without full payment: \$31,516.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$115,481.89
Less amount refunded to debtor	\$1,193.49

**NET RECEIPTS:** **\$114,288.40**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,238.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,122.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,360.98**

Attorney fees paid and disclosed by debtor: \$1,762.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF OKLAHOMA NA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF OKLAHOMA NA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,561.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	1,054.49	1,054.49	97.53	0.00
CONVERGENT OUTSOURCING	Unsecured	7,435.80	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DAVID WAGNER	Unsecured	700.00	828.60	828.60	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
DILLARDS++	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM++	Unsecured	0.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	25,718.00	19,872.93	19,872.93	1,838.05	0.00
ENHANCED RECOVERY COMPANY	Unsecured	211.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	0.00	NA	NA	0.00	0.00
HERTZ LOCAL EDITION	Unsecured	75.10	NA	NA	0.00	0.00
HSBC AUTO FINANCE*	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK USA NA - TRUSTEE	Secured	72,403.24	94,306.39	0.00	66,077.89	0.00
HSBC BANK USA NA - TRUSTEE	Secured	0.00	25,226.20	25,226.20	25,226.20	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	88.00	NA	NA	0.00	0.00
JAMESON HEALTH SYSTEM	Priority	149.28	838.04	838.04	838.04	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	3,145.00	NA	NA	0.00	0.00
NCB MANAGEMENT SERVICES INC*	Unsecured	11,567.23	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,388.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	76.64	76.64	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	3,879.80	NA	NA	0.00	0.00
SHENANGO CHINA AREA FCU	Unsecured	0.00	NA	NA	0.00	0.00
SHENANGO CHINA AREA FCU	Secured	3,682.00	NA	2,264.97	2,264.97	1,187.70
SNOW & SNOW	Unsecured	156.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
TWIN AIR HEATING AND COOLING	Unsecured	80.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	144.00	NA	NA	0.00	0.00
WEB BANK++	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE++	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE++	Unsecured	0.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	NA	NA	9,320.40	9,320.40	0.00
WF FINANCE	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$66,077.89	\$0.00
Mortgage Arrearage	\$25,226.20	\$25,226.20	\$0.00
Debt Secured by Vehicle	\$2,264.97	\$2,264.97	\$1,187.70
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,491.17</b>	<b>\$93,569.06</b>	<b>\$1,187.70</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,235.08	\$10,235.08	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$10,235.08</b>	<b>\$10,235.08</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,756.02</b>	<b>\$1,935.58</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,360.98</u>
Disbursements to Creditors	<u>\$106,927.42</u>

**TOTAL DISBURSEMENTS :** **\$114,288.40**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.